

Jeffrey Meldon

MELDON

LAW TALK

NEWSLETTER BY THE LAW OFFICE OF JEFFREY MELDON & ASSOCIATES

Lawyer Jokes (Inspired by The Sky's Bob Rose)

He's Alive!

A noted criminal defense lawyer was making his closing argument for his client accused of murder, although the body of the victim had never been found. The lawyer dramatically turned to the courtroom's clock and, pointing to it, announced, "Ladies and gentlemen of the jury, I have some astounding news. I have found the supposed victim of this murder to be alive! In just ten seconds, she will walk through the door of the courtroom."

A heavy quiet suddenly fell over the courtroom as everyone waited for the dramatic entry. But nothing happened.

The smirking lawyer continued, "the mere fact that you were watching the door, expecting the victim to walk into this courtroom, is clear proof that you have far more than even a reasonable doubt as to whether a murder was actually committed."

Tickled with the impact of his cleverness, the cocky lawyer confidently sat down to await acquittal.

The jury was instructed, filed out, and filed back in just in just ten minutes with a guilty verdict.

When the judge brought the proceedings to an end, the dismayed lawyer chased after the foreman: "Guilty? How can you convict? You were all watching the door!"

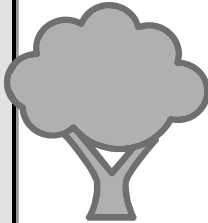
"Well, the foreman explained, "Most of us were watching the door. But one of us was watching the defendant, and he wasn't watching the door."

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Welcome To Our April Newsletter: *Time for renewal!*

April brings Easter and Passover—both a time for new beginnings. April also brings a focus on renewal of the earth in the observance of Arbor Day and Earth Day. **National Arbor Day**, the last Friday in April, April 30 this year, encourages people to appreciate, plant, and care for trees. It is observed in different months throughout the country depending on the particular state's most opportune climate to plant trees. **Twenty eight states celebrate Arbor Day in April—Florida's observance is in January.** 2010 brings the 40th anniversary of Earth Day, April 22, a day that inspires awareness of and appreciation for the earth's environment. **Earth Day, observed in over 140 countries**, calls for protection of our planet. Some things we can do on Earth Day to help our planet is to pick up trash along the road way, and renew our commitment to recycling and conservation. *"May April bring new beginnings, appreciation, and renewal to you and yours."*



Office News: *Jeffrey's book is finally on CD, Thanks to...!*

We are excited to announce that Jeffrey's book, [Seven Mistakes That Can Wreck Your Florida Accident Case](#), is now on CD. It has been a dream of Jeffrey's to make the information in his book more convenient for the public to obtain. He has been working on this project for months, a project that involved the time and talents of many people. **We would like to take this opportunity to thank and acknowledge these talented individuals:**

Storm Roberts, 98.5 KTK Morning Host—For not only taking the time to read the book on to the CD, but doing it in an innovative, creative, easy to listen to, and personal way, that only he could. We thank him also for his patience and input in the editing process.

Bill Morris, Senior Account Executive at WSKY/WKTK—For his support and efficient assistance in coordinating the team and process. We could not have been able to accomplish this project without him.

Monica Rothe, Production Manager— For all her time and talents recording and editing.

Laura Morales, Graphic Designer—For her brilliant and creative graphic artistry on the CD face and sleeve. She not only did all the research for us, finding out the specifications, etc., she was patient, helpful, and extremely timely. Laura can be reached at www.RedesignWebDesign.com

Nationwide Disc— For their assistance in the duplication process and for their quality work.

Thank you all! We hope listeners enjoy it as much as we do!

You can get [your](#) complimentary audio book on CD by giving the Office a call at (800) or (352) 373-8000.

A Note From Jeffrey: *Welcome and Thank You!*

My Staff, Associates, and I **welcome our new clients** that joined the Meldon Law Family this past month and send our **personal thanks to all that referred friends and family and have gone out of their way to send notes of appreciation.** The Law Office of Jeffrey Meldon is **proud to represent people in the "Heart of Florida"** for accidents, personal injury, wrongful death, medical malpractice, dog bites, slip and falls, and criminal defense. **Consultations are always free.** My thank you's go out as well to those that took the time to request topics they would like to see addressed in the Newsletter. **Thank you and please, feel free to call the Office if we can be of help.**

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**Accident Attorneys,
Jeffrey Meldon and
Tom Copeland**

Accident Attorney Advice: *Highway vehicle break downs..*

When your vehicle breaks down on the highway it can be scary. Although dangerous, some simple safety precautions can help you survive a breakdown. Here are 6 recommendations from the National Safety Commission to increase your safety:

1. Stop safely on the highway shoulder. **(Remember, the shoulder is meant for true emergencies— not picnicking, checking maps, making cell phone calls, or stretching your legs.)** You may need to make your way across several lanes. If you cannot make it to the shoulder, turn on your hazard lights and exit the vehicle when safe.
2. **Once you have come to a complete stop on the shoulder, turn your wheels all the way to the right, away from traffic.**
3. Turn on your hazard lights and headlights for visibility.
4. Exit the vehicle on the passengers side, or whichever side is farthest from traffic. **Get to safety, possibly behind a barrier**—but not between your car and oncoming traffic.
5. **Do not attempt to place any warning devices on the freeway.**
6. Use your cell phone to call for help and roadside assistance. **In Florida, dial *FHP to contact the Florida Highway Patrol.** Then contact family members to let them know where you are.

Accident attorneys, Jeffrey Meldon and Tom Copeland, have over 60 years of combined experience helping injured people get their lives back together after an accident. They strongly believe that public education is the first step in the prevention and/or recovery from a serious accident.

The Scholar-Athletes of the Week; North Central Florida's Best and Brightest!

February:

2/18—Damien Boada from Buchholz for Wrestling

2/25—Kyle Brooks from Gainesville High School for Wrestling

March:

3/4—Samantha Williams from Bell High for Softball

3/11—Brooke Bennett from Forest High for Softball.

3/18—Will Allen from Buchholz for Baseball.

Congratulations Scholar-Athletes of the Week!

Jeffrey Meldon/WCJB TV 20's Scholar-Athlete Update... *Congratulations Students!*

The Jeffrey Meldon/WCJB TV 20 Scholar-Athlete program has been in existence since 1997. Every week during the school year a deserving high school senior is awarded the title of "Scholar-Athlete Of The Week" and receives a \$100 scholarship and a plaque. The award is announced on TV 20's Thursday evening sports news @6:00 and includes a video clip of the student and their achievements. In the column to the left are the latest winners.

Meldon & Friends' "Trivial Pursuit" for April

- Q: Arbor Day is a state holiday in _____, which is where the observance of the holiday began.
- Q: Thomas Jefferson's birthday is April 2, 1743. He was the _____ president of the U.S.
- Q: Thomas Jefferson's estate, located in Virginia, just outside of DC, is named _____.
- Q: Ironically, Thomas Jefferson died on July 4th, just hours before his close friend _____, both signers of the Declaration of Independence.
- Q: Leonardo da Vinci's birthday is April 15, 1452. He was a renowned Italian painter. Two of his most famous works are The Last Supper and The _____, which is on display in the Louvre in Paris, France.
- Q: Trees help to alleviate "The Greenhouse Effect" by absorbing _____ from the environment.
- Q: April is derived from the Latin word, "aperire," which means "to open." True/False
- Q: The origin of April Fools Day is shrouded in mystery, a puzzle even for historians. True/False

Answers: Nebraska Third Monticello John Adams Mona Lisa CO2 True True

Have you read your Consumer Guide Accident Book yet?



Now available on audio CD!

Good news! In an effort to make it more convenient to get the information in Jeffrey's Consumer Guide Book, Seven Mistakes That Can Wreck Your Florida Accident Case, Storm Roberts of KTK has read it on audio CD. With the help of many others, the book on CD is now available and complimentary to our readers. To request yours, call the Office and request that a copy be sent for you @ (800) or (352) 373-8000. **Be safe and be prepared!**



1-800-373-8000

**Consumer Protection
Accident Guide Book**

Thanks to Storm Roberts, the book is now available on audio CD. Request yours today!

The Office Blogs: *The most violated street sign!*

In February, the National Safety Commission (NSC), based in Ponte Vedra Beach, Florida and one of the nations leading providers of driver education services, released a safety alert on "The Most Disobeyed Traffic Sign." Its findings may surprise you—the most violated traffic signal is not the big red "stop" sign or even the yellow "yield" sign it is the black and white "speed limit" sign!

It is easy to blame the traffic cop for pulling you over. Maybe you thought you were safe—only going 5 miles per hour over the speed limit. Many drivers who receive speeding citations blame several factors: too few posted speed limit signs, trees or shrubbery blocking their view, or even the cop. Whatever a driver blames, speeding claims lives on our nation's streets, highways, and roads.

The NSC reported that in 2008 there were 11,000 speeding-related fatalities nationwide. Speeding was a factor in 31% of all fatal crashes.

According to the Florida Safety and Motor Vehicles' Traffic Crash Statistics Report of 2007, approximately 14% of fatal crashes in Florida involved drivers that exceeded the safe or stated speed limit.

Remember, following basic road rules could save your life—or the life of another! "*Safety Is No Accident,*" NSC



Law Talk 101: *Gap Insurance... do you need it?*

For more tips and information on auto insurance, please see Chapter 12 of Jeffrey's book, [*Seven Mistakes That Can Wreck Your Fl. Accident Case, or listen to it on CD!*](#)

What is Gap Insurance: Gap insurance, sometimes called "totaled insurance," provides valuable protection if your car is worth less than the amount of your bank loan or lease pay off. This is called being "upside down" or "underwater" on a loan.

Who needs Gap Insurance: Anyone who purchased or leased a new or nearly new car with a loan for close to the full purchase price, or less than 20% to 50% down, and drove it off the car lot.

Heads up: With resale values plummeting and volatility in the market—depending on the vehicle you purchased, even if you did put a substantial amount down— you could still be "upside down" on your loan. This is because you will only be reimbursed for your vehicle's fair market value.

An example: You buy or lease a newer model car or truck for \$25,000. Several months later, or the moment you drive it off the car lot, it is totaled (or stolen). Your insurance company will only pay you what they decide the vehicle is currently worth, not necessarily what you owe on the car. In this case, the reimbursement could be \$20,000, leaving you to pay the remaining \$5,000 out of pocket (if you did not have gap insurance) to the finance company or the lease company.

Suggestion: If you are not sure where you stand, check out what cars of your year, make, and model are selling for in today's market. Then compare that amount to what you owe on your vehicle. Insurer's typically pay somewhere between the trade in value and what you could get in a private sale.

Good news: Gap insurance is not terribly expensive.

Relevant Case of the Month: *Don't let this happen to you!*

Recently we had a case where our client purchased a new car for \$29,000. He obtained a loan for the vehicle in the amount of \$26,000. Two months after buying his new car, he was in an accident. The insurance company deemed the car totaled. The fair market value of the car was \$22,000, which is what the insurance company paid him. **This left him** owing \$4,000 on his loan for a car that was totaled and with no money for a down payment on another vehicle. **Florida courts say** that fair market value is determined by what you can buy a similar make, model, and year car/truck for in the open market. Insurance companies typically use Auto Trader and local classified newspaper ads to determine fair market value. These prices are usually about 10 to 20% less than what you would pay at a used car lot.

Moral of the story: Protect yourself from being "upside down" on a car loan and purchase Gap insurance. This valuable insurance will make up the difference between your loan amount and fair market value. **Remember**, even if the other driver is at fault, Florida law only requires insurance companies to pay fair market value. **This means, no matter who is at fault, no matter how innocent you are in an accident, and even if both you and the other driver have collision and liability insurance, you can still end up paying out of pocket on a loan for a car in the junk yard.**

Note: This publication is intended to educate the general public. It is not intended to be legal advice. Every case is unique.

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Call in with your question. We want to hear from you! What are **you** concerned about?
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**Look Inside
This Issue**

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Ask Jeffrey: What is an IME? Do I have to go?...I already see a doctor!

A: First, let me explain what an IME is.

- **IME stands for Independent Medical Exam.** Under Florida law, the insurance company has the right to hire their own doctor to determine whether or not they should continue to pay for your medical bills under your personal injury protection (PIP) policy. They have the right to do this even if you are already being seen by a qualified medical provider.
- **The purpose of an IME is** for the insurance company to determine if any further medical care is necessary. If the PIP doctor decides that no further medical care is necessary and reasonable, the insurance company will cut off the policy holder's benefits no matter what their treating doctor recommends.
- **Generally, the doctor paid for by the insurance co.** will come up with a predictable conclusion—that the insured no longer requires medical care or, in some instances, only a few more weeks of care is reasonable and necessary.

Yes, you do have to go, if they are asking you to have a physical examination.

However, there are things you can do:

- **During the examination**, you do not have to answer all the Dr.'s questions, but you must be truthful. Your medical info. is in your records. Generally the purpose of these questions is to help the ins. co. find reasons to cut you off.
- **You have the right** to video tape your IME.

Remember, an experienced accident attorney will know how to fight PIP scams.

More information:

Recently, there has been a change in PIP case law. The insurance company's doctor is allowed to do a "paper examination" of your medical records to make the determination of whether more medical care is reasonable and necessary, without ever physically examining you.

Jeffrey Meldon is a proud Life Member of the Million Dollar Advocates Forum, a prestigious group of trial lawyers throughout the country. Membership is limited to attorneys that have won million dollar verdicts, awards and settlements for their clients. Less than 1% of U.S. lawyers are members of this forum!



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